

**STATE OF MAINE
WORKERS' COMPENSATION BOARD
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

NATIONAL GRANGE MUTUAL INSURANCE COMPANY

CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Daniel Anderson alleged an October 8, 2002 work-related injury while employed at EIC, Inc.
2. That Daniel Anderson gave notice of incapacity from work for his alleged injury on October 8, 2002.
3. That Daniel Anderson was compensated for his alleged period of incapacity on June 13, 2005.
4. That the initial payment to Daniel Anderson was made nine hundred sixty-five (965) days after compensation became due and payable.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Daniel Anderson's right to seek any weekly compensation benefits that he is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), National Grange Mutual Insurance Company shall be assessed a penalty of \$1,500.00 payable to Daniel Anderson. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333.

Dated: 12/2/05

Marilyn Nelson
Marilyn Nelson
Northeast Workers' Compensation Unit Manager
National Grange Mutual Insurance Company

Dated: December 8, 2005

Steven P. Minkowsky
Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 12/14/05

Jan M. McNitt
Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

**STATE OF MAINE
WORKERS' COMPENSATION BOARD
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

NATIONAL GRANGE MUTUAL INSURANCE COMPANY

CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Brian Critchfield alleged a September 9, 2002 work-related injury while employed at Natasha's Restaurant.
2. That it is unknown when Brian Critchfield gave notice of incapacity from work for his alleged injury.
3. That Brian Critchfield was compensated for his alleged period of incapacity on April 20, 2005.
4. That the initial payment to Brian Critchfield was made nine hundred thirty-five (935) days after compensation became due and payable.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Brian Critchfield's right to seek any weekly compensation benefits that he is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), National Grange Mutual Insurance Company shall be assessed a penalty of \$1,500.00 payable to the Estate of Brian Critchfield. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333.

Dated: 12/2/05

Marilyn Nelson
Marilyn Nelson
Northeast Workers' Compensation Unit Manager
National Grange Mutual Insurance Company

Dated: December 8, 2005

Steven P. Minkowsky
Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 12/14/05

Jean M. McNitt
Jean McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

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OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

NATIONAL GRANGE MUTUAL INSURANCE COMPANY

CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Patricia Howe alleged a September 18, 2002 work-related injury while employed at Katahdin General Store.
2. That Patricia Howe gave notice of incapacity from work for her alleged injury on September 18, 2002.
3. That Patricia Howe was compensated for her alleged period of incapacity on November 6, 2002.
4. That the initial payment to Patricia Howe was made thirty-four (34) days after compensation became due and payable.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$200.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Patricia Howe's right to seek any weekly compensation benefits that she is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), National Grange Mutual Insurance Company shall be assessed a penalty of \$200.00 payable to Patricia Howe. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333.

Dated: 12/2/05

Marilyn Nelson
Marilyn Nelson
Northeast Workers' Compensation Unit Manager
National Grange Mutual Insurance Company

Dated: December 8, 2005

Steven P. Minkowsky
Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 12/14/05

Jan M. McNitt
Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

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OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

NATIONAL GRANGE MUTUAL INSURANCE COMPANY

CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Patricia Howe alleged a September 18, 2002 work-related injury while employed at Katahdin General Store.
2. That Patricia Howe gave notice of incapacity from work for her alleged injury on September 18, 2002.
3. That Patricia Howe's benefits were improperly discontinued because a (21-day) Certificate of Discontinuance or Reduction of Compensation was not sent. Compensation appears to have begun accruing on January 4, 2005.
4. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
5. That nothing in this agreement shall be construed as a waiver of Patricia Howe's right to seek any weekly compensation benefits that she is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), National Grange Mutual Insurance Company shall be assessed a penalty of \$1,500.00 payable to Patricia Howe. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333.

Dated: 12/2/05

Marilyn Nelson
Marilyn Nelson
Northeast Workers' Compensation Unit Manager
National Grange Mutual Insurance Company

Dated: December 8, 2005

Steven P. Minkowsky
Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 12/14/05

Jan M. McNitt
Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

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**NATIONAL GRANGE MUTUAL INSURANCE COMPANY
CONSENT DECREE**

NOW COME the parties and agree as follows:

1. That Scott Veinott alleged a March 26, 2002 work-related injury while employed at Prompto, Inc.
2. That Scott Veinott gave notice of incapacity from work for his alleged injury on March 26, 2002.
3. That Scott Veinott was compensated for his alleged period of incapacity on April 20, 2005.
4. That the initial payment to Scott Veinott was made one thousand one hundred seven (1,107) days after compensation became due and payable.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Scott Veinott's right to seek any weekly compensation benefits that he is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), National Grange Mutual Insurance Company shall be assessed a penalty of \$1,500.00 payable to Scott Veinott. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit. A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333.

Dated: 12/2/05

Marilyn Nelson
Marilyn Nelson
Northeast Workers' Compensation Unit Manager
National Grange Mutual Insurance Company

Dated: December 8, 2005

Steven P. Minkowsky
Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 12/14/05

Jan M. McNitt
Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

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NATIONAL GRANGE MUTUAL INSURANCE COMPANY

CONSENT DECREE

NOW COME the parties and agree as follows:

1. That National Grange Mutual Insurance Company has engaged in a pattern of questionable claims-handling techniques in violation of Section 359(2) for the following reasons (including, but not limited to):
 - Failure to file or timely file required forms with the Maine Workers' Compensation Board.
 - Failure to pay benefits due or pay claims timely.
 - Failure to calculate benefits accurately.
 - Failure to discontinue benefits properly.
 - Failure to adhere to regulations regarding record retention.
2. That no formal hearing is required because of this Consent Decree.
3. That these findings shall be certified to the Bureau of Insurance pursuant to 39-A M.R.S.A. §359(2).

WHEREFORE, pursuant to 39-A M.R.S.A. §359(2), National Grange Mutual Insurance Company shall be assessed a civil forfeiture of \$6,000.00 payable to Treasurer, State of Maine. The penalty payment shall be sent to the attention of Mr. Steven Minkowsky, Deputy Director of Benefits Administration, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027.

Dated: 12/2/05

Marilyn Nelson
Marilyn Nelson
Northeast Workers' Compensation Unit Manager
National Grange Mutual Insurance Company

Dated: December 8, 2005

Steven P. Minkowsky
Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 12/14/05

Jan M. McNitt
Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

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v.

NATIONAL GRANGE MUTUAL INSURANCE COMPANY

CONSENT DECREE

NOW COME the parties and agree as follows:

1. That the following forms are required pursuant to 39-A M.R.S.A. and/or Board-approved Rules:

Employee	Date of Injury	Forms Filed Late
Anderson, Daniel	10/8/2002	WCB-1, First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependents and Filing Status WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
Baratta, Joseph	12/5/2002	WCB-1, First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependents and Filing Status
Batchelder, Donna	6/16/2002	WCB-1, First Report of Occupational Injury or Disease* WCB-2, Wage Statement WCB-2A, Schedule of Dependents and Filing Status
Cash, Paul	12/30/2002	WCB-1, First Report of Occupational Injury or Disease* WCB-2, Wage Statement WCB-2A, Schedule of Dependents and Filing Status
Chadbourne, Travis	9/19/2002	WCB-1, First Report of Occupational Injury or Disease
Cole, Joseph	6/15/2002	WCB-1, First Report of Occupational Injury or Disease
Critchfield, Brian	9/9/2002	WCB-1, First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependents and Filing Status WCB-3, Memorandum of Payment
Goakey, James	6/28/2002	WCB-1, First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependents and Filing Status
Hannaford, Jaimie	1/17/2002	WCB-1, First Report of Occupational Injury or Disease

Harmon, Jason	11/15/2002	WCB-1, First Report of Occupational Injury or Disease* WCB-2, Wage Statement WCB-2A, Schedule of Dependents and Filing Status WCB-3, Memorandum of Payment WCB-9, Notice of Controversy
Howe, Patricia	9/18/2002	WCB-2, Wage Statement WCB-2A, Schedule of Dependents and Filing Status (4) WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
Ngeth, Kim	11/29/2002	WCB-1, First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependents and Filing Status WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
Robertson, James	9/9/2002	WCB-1, First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependents and Filing Status
Sapa, Jason	1/22/2002	WCB-1, First Report of Occupational Injury or Disease
Scott, Corey	2/13/2002	WCB-1, First Report of Occupational Injury or Disease
Swimm, Kevin	11/8/2002	WCB-1, First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependents and Filing Status WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
Valentin, Axel	6/11/2002	WCB-1, First Report of Occupational Injury or Disease* WCB-2, Wage Statement WCB-2A, Schedule of Dependents and Filing Status WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
Veinott, Scott	3/26/2002	WCB-1, First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependents and Filing Status WCB-3, Memorandum of Payment
Wood, Scott	9/13/2002	WCB-1, First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependents and Filing Status WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid

2. That the forms listed above were filed late.

3. That the failure to file the foregoing forms timely represents sixty-one (61) separate violations of 39-A M.R.S.A. §360(1)(B).
4. That nothing in this agreement shall be construed as a waiver of the Workers' Compensation Board's right to seek additional penalties pursuant to 39-A M.R.S.A. §359(2) or 39-A M.R.S.A. §360(2) or both sections.

WHEREFORE, pursuant to 39-A M.R.S.A. §360(1)(B), National Grange Mutual Insurance Company shall be assessed a civil forfeiture of \$100.00 for each of the foregoing sixty-one (61) violations for a total penalty of \$6,100.00, payable to Treasurer, State of Maine. The penalty payment shall be sent to the attention of Mr. Steven Minkowsky, Deputy Director of Benefits Administration, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027.

Dated: _____

Marilyn Nelson
Marilyn Nelson
Northeast Workers' Compensation Unit Manager
National Grange Mutual Insurance Company

Dated: December 8, 2005

Steven P. Minkowsky
Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 12/14/05

Jan M. McNitt
Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

*The \$100.00 penalties on these four violations were paid prior to the completion of the audit.